

## ABSTRACT

A method and system are disclosed, and include issuing and redeeming a certificate over a network in conjunction with an interactive voice response system. Information is received relating to a certificate the user is purchasing over the network. The certificate is created based on the received information, including the name of the merchant at which the certificate can be redeemed and a certificate identifier. The certificate is transmitted to the user over the network. Merchant identification is received in response to a call from a caller to the interactive voice response system to redeem the certificate. Merchant identification is validated. The interactive voice response system is instructed to request the caller to enter the certificate identifier if the merchant identification is valid. The certificate identifier entered by the caller is received over the network, and the certificate is validated based on the received certificate identifier.

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